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Essexville*



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\$18.-

NEW HOMES

on the march



Never before in the history of our country has the whole nation become so New Home minded. The interest in new home building in practically every community is tremendous because of the ease with which one may now finance and own a new home.

You can now budget a new home as you would the purchase of an automobile or radio, on a monthly payment plan. The payments will equal about what you are now paying in rent—possibly less. You put the rent money to work for yourself instead of for the landlord—not a bad idea.

Most people, irrespective of how employed or where, now realize that it is as simple and possible to build and own a new home today as it is to pay rent. It is a reasonable assumption that every family would prefer the joy and independence of home ownership rather than to accumulate rent receipts.

We are most desirous of assisting every citizen in our community to become a happy and proud home owner. The first important step is the selection of a suitable design and plan.

For the benefit of all those who might be interested in the selection of a home, we offer with pardonable pride this outstanding book of small home architecture which contains a wide variety of excellent designs.

Any of the home plans shown herein may be altered to meet individual tastes and family needs. Many other designs together with complete financing and general building information are available to you at our office without any obligation whatsoever.

If not convenient to call and see us phone for an appointment and we will be glad to have a representative see you.

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F. H. A. MAKES HOME BUILDING EASY AND SAFE

"Home!"

What affectionate thoughts and tender associations this magic word conjures up! How it suggests thrilling adventures in happiness for mother, father, and the youngsters!



1. F.H.A. Title II.

Title II is a provision of the National Housing Act to provide FHA insurance of mortgage loans on residential property.

2. Who can obtain an FHA insured loan on a one to four-family dwelling?

Any responsible person with a steady income and good credit record.

3. What kind of property can be financed with an FHA loan?

Any residential property which meets the requirements as to location, character of neighborhood, and type of construction. It may be a detached house, semi-detached, one of a row, or a building providing for not more than four families.

4. Must the borrower live in the home to secure an FHA loan?

No. The home may be built to rent, for an investment.

5. What is the maximum amount of loan under an insured mortgage?

(1) The loan may be for 90% of the appraised value of the property which does not have an appraised value of more than \$6,000.

(2) If the appraised value is more than \$6,000 and not more than \$10,000, the loan may be for 90% of the first \$6,000 plus 80% of the balance of the appraised value.

(3) If the appraised value is more than \$10,000, the loan may be for not more than 80% of the appraised value of the entire property.

6. How much time may be allowed to repay the mortgage?

(1) On mortgages for not more than \$5,400, if made before July 1, 1939, the payments may extend over a maximum period of 25 years.

(2) On mortgages for not more than \$5,400 made after June 30, 1939, the payments may extend over a maximum period of 20 years.

(3) On all mortgages for more than \$5,400 the payments may extend over a maximum of not more than 20 years.

7. How is the loan paid off?

In equal monthly payments over a period for which the loan is made. (See Table 5.)

8. Can a down payment of more than 10% be made?

Yes, any amount.

9. If the lot is owned by the borrower and is worth 10% of the total value of the property—house and lot—is it necessary to make a cash down payment?

No, the value of the lot is figured into the down payment.

10. How is the value of the lot determined?

It is appraised by the FHA on the basis of present value.

11. What do the monthly payments cover?

Insurance of loan; ground rents, taxes, special assessments, fire and other hazard insurance premiums; interest on the mortgage, and payments on the principal of the loan.

12. Do the monthly payments provide for the upkeep and repair of the house?

No.

13. What interest is charged for the loan?

Not more than 5% per year on the unpaid balance.

14. Has the interest charge been reduced under the revised law?

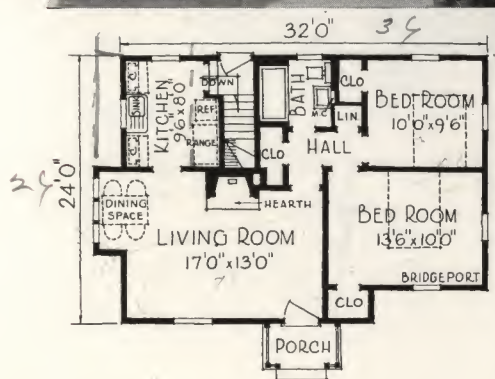
No.

15. What charge is made for the insurance of the loan?

(1) On mortgages for not more than \$5,400, made before July 1, 1939, on newly built homes, it is one-fourth of one per cent on the unpaid balance.

(2) On all other mortgages it is one-half of one per cent on the unpaid balance.

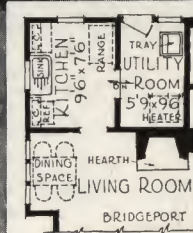
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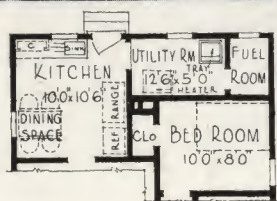
THE BRIDGEPORT

DIMENSIONS

Size of main building.....32'0" x 24'0"
 Ceiling height.....8'3"
 Height of basement.....7'0"
 Total cubic contents.....14450 Cu.Ft.



Blue print plans also
 provide for home
 without basement.



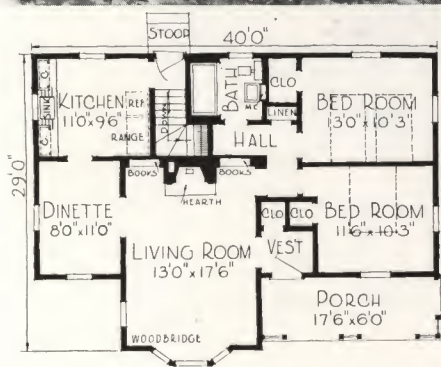
*Blue print plans also
provide for home
without basement.*

THE BROCTON

DIMENSIONS

*Size of main building-----24'0" x 34'0"
Ceiling height-----8'0"
Height of basement-----7'0"
Total cubic contents---14180 Cu.ft.*

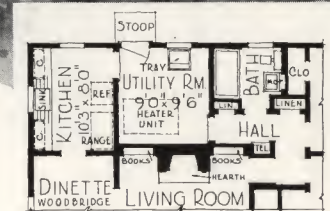




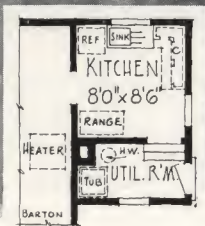
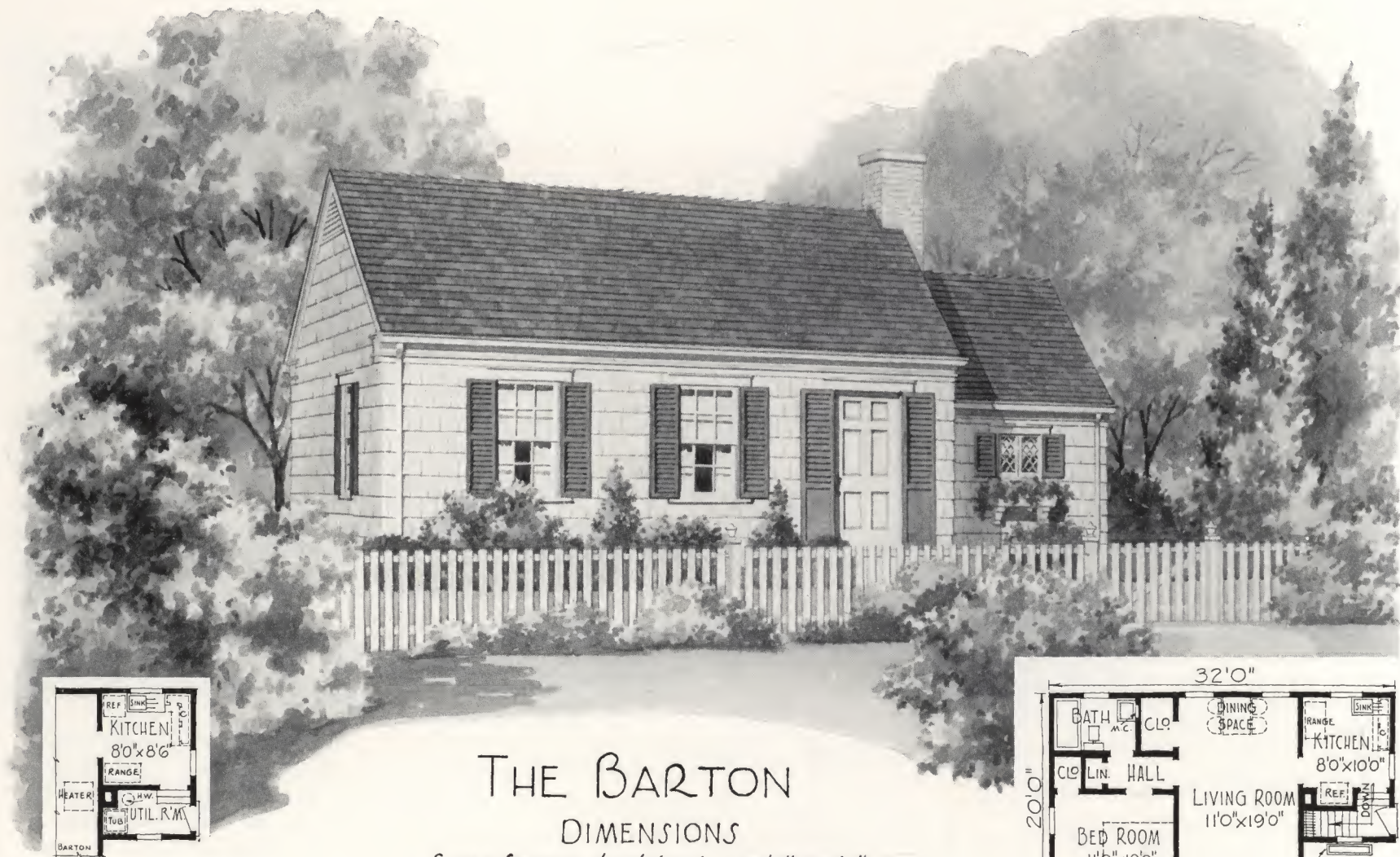
THE WOODBRIDGE

DIMENSIONS

Size of main building 40'0" x 29'0"
Ceiling height 8'3"
Height of basement 7'0"
Total cubic contents 20110 Cu.Ft.



*Blue print plans also
 provide for home
 without basement.*

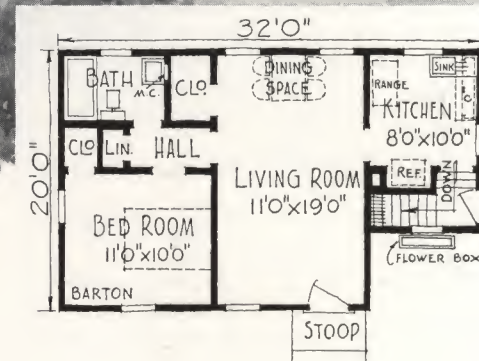


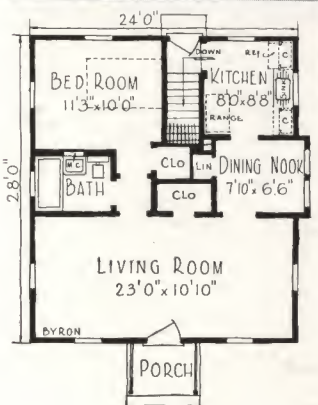
*Blue print plans also
provide for home
without basement.*

THE BARTON

DIMENSIONS

Size of main building...32'0"x20'0"
Ceiling height.....8'0"
Height of basement.....6'8"
Total cubic contents...11200 Cu.Ft.

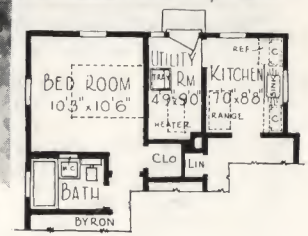




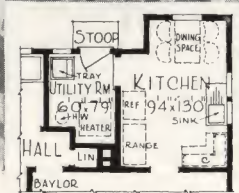
THE BYRON

DIMENSIONS

Size of main building.....24'0" x 28'0".
 Ceiling height.....8'3".
 Height of basement.....7'0".
 Total cubic contents.....14100 Cu.Ft.



Blue print plans also provide for home without basement.

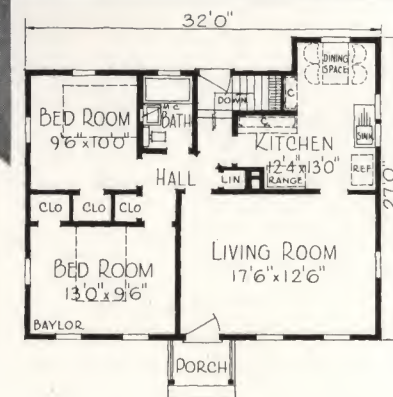


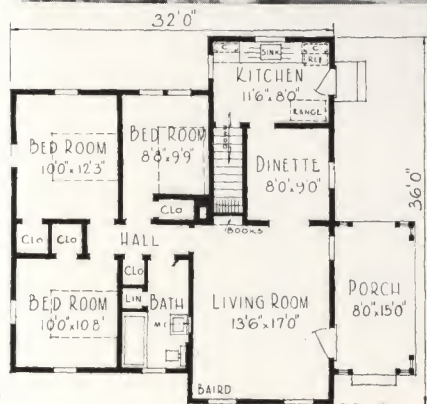
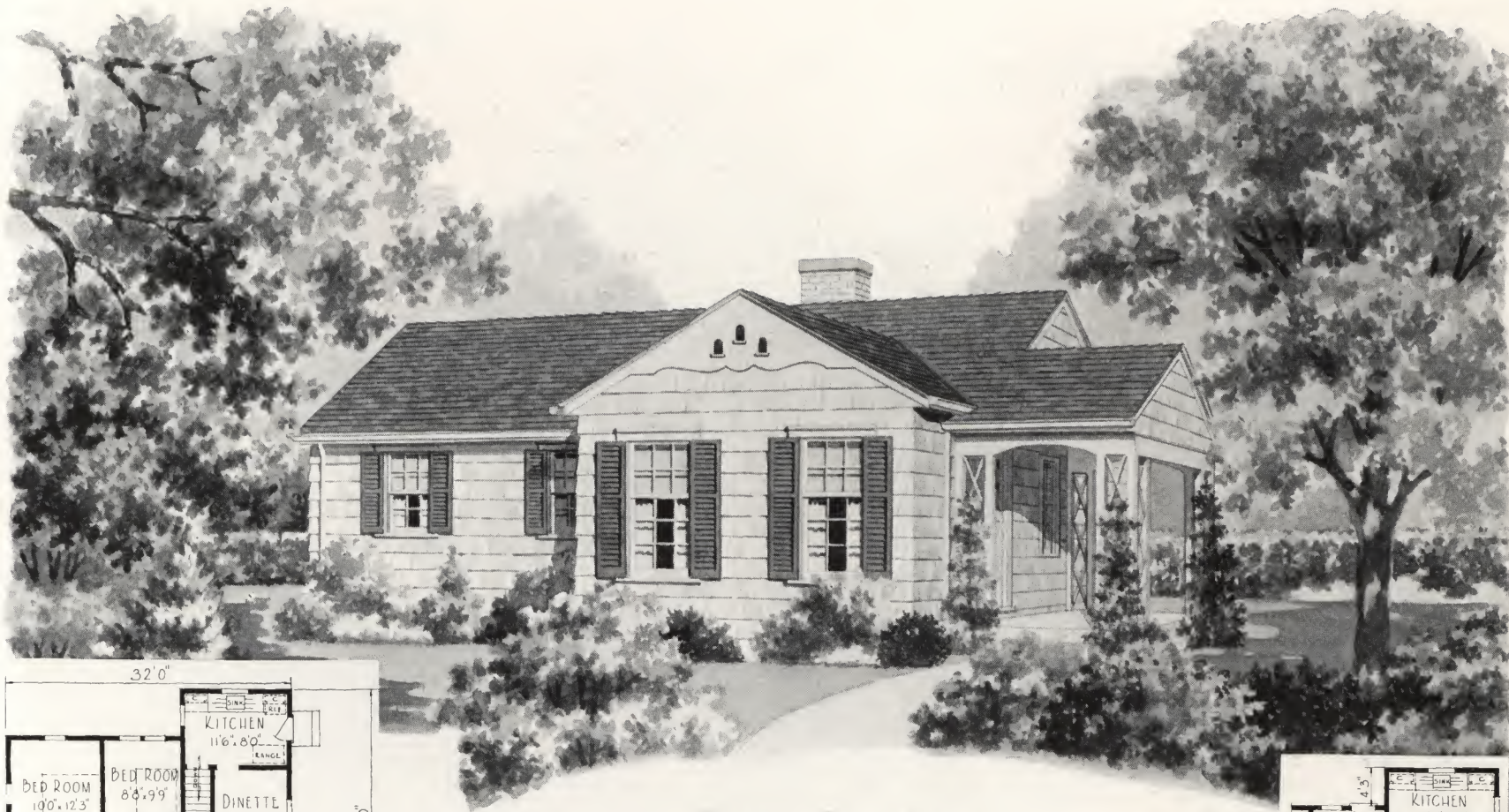
*Blue print plans also
provide for home
without basement.*

THE BAYLOR

DIMENSIONS

*Size of main building--- 32'0"x24'0".
Ceiling height-----8'0".
Height of basement-----7'0".
Total Cubic contents 15300 Cu.Ft.*

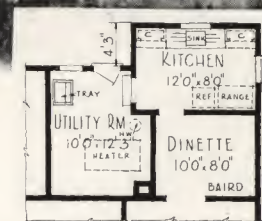




THE BAIRD

DIMENSIONS

Size of main building.....32'b"x36'o"
 Ceiling height.....8'o"
 Height of basement.....7'o"
 Total cubic contents...17100 Cu.Ft.



Blue print plans also
 provide for home
 without basement.

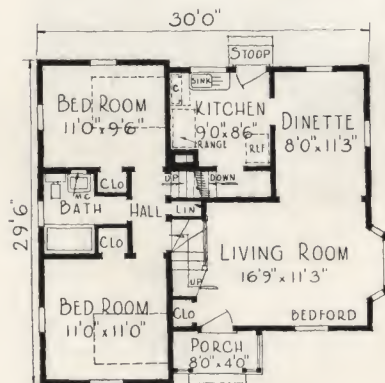
THE BEDFORD

DIMENSIONS

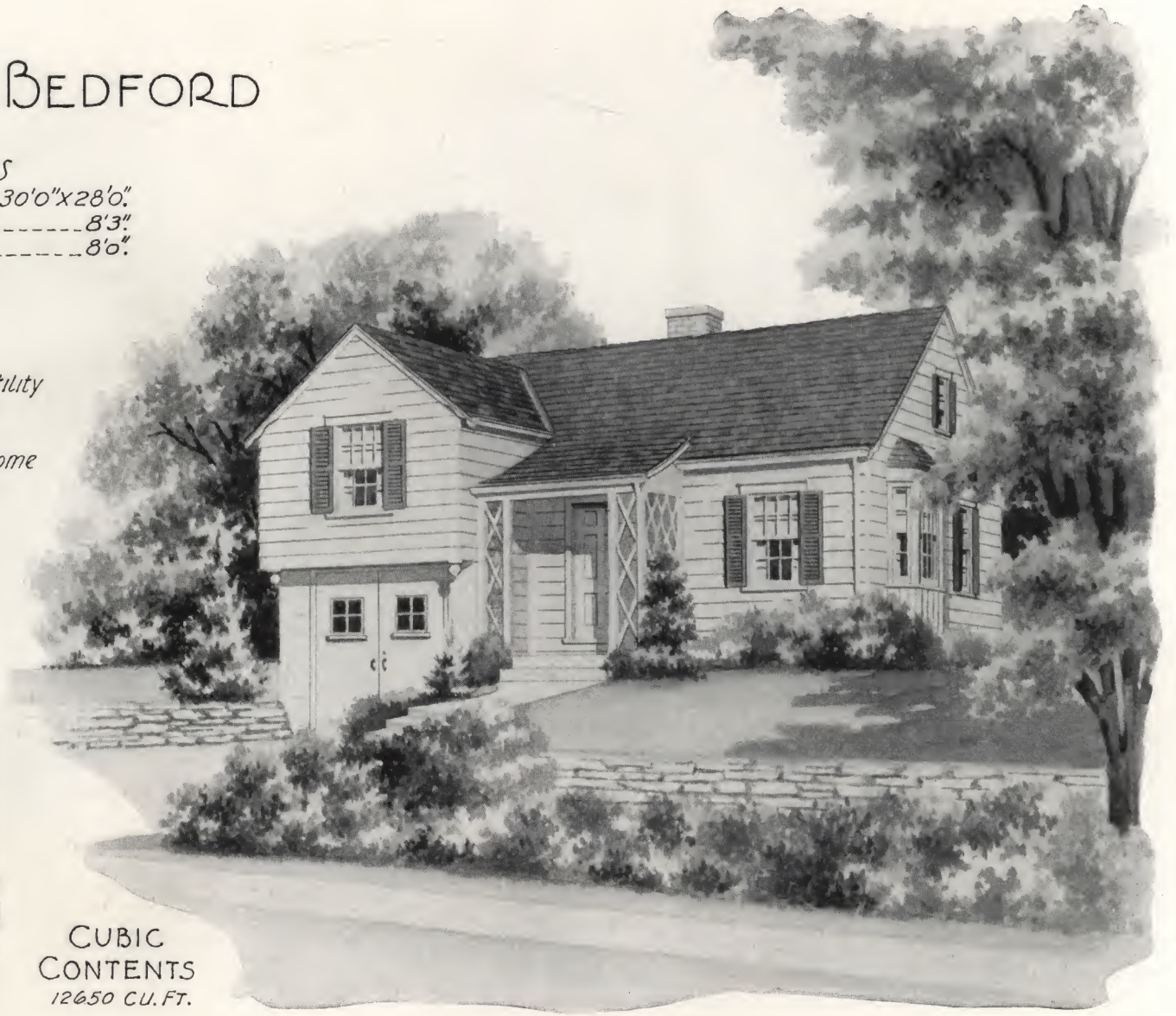
Size of main building--30'0"x28'0"
 Ceiling height-----8'3"
 Garage height-----8'0"



at left ~
 Garage and Utility
 room section.
 Portion under
 right side of home
 unexcavated.



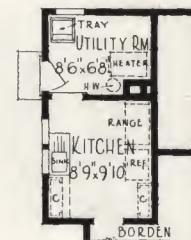
CUBIC
 CONTENTS
 12650 CU. FT.



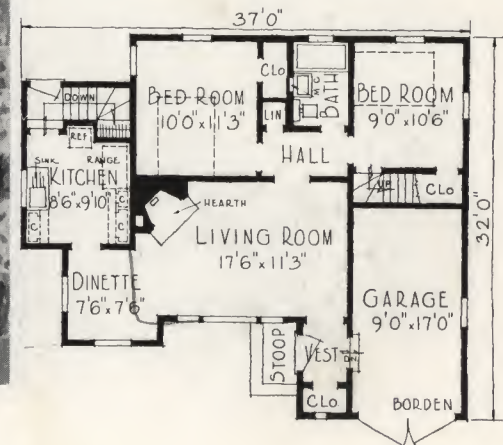
THE BORDEN

DIMENSIONS

Size of main building.....37'0"x32'0"
 Ceiling Height.....8'0"
 Height of basement.....7'0"

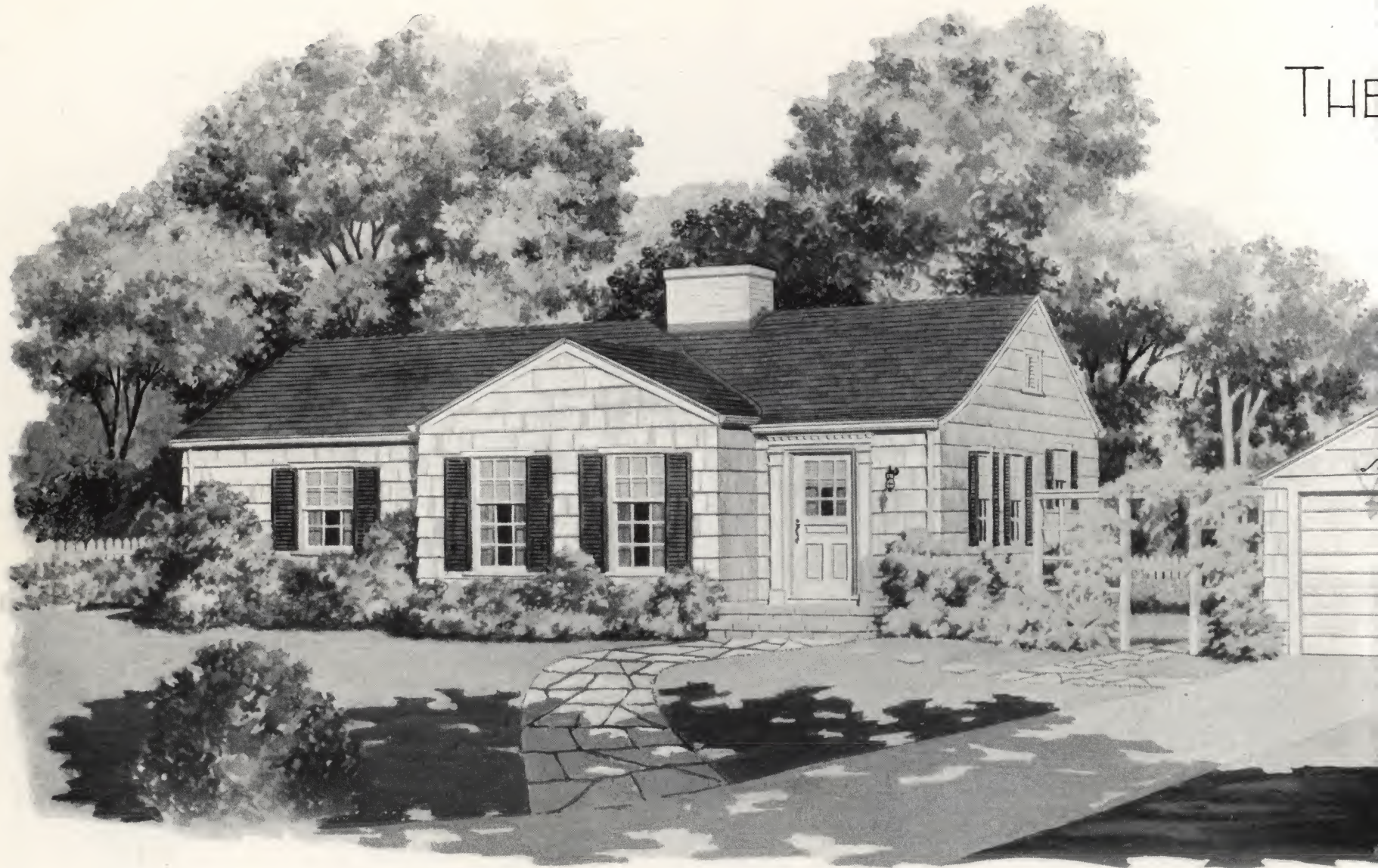


Blue print plans also
 provide for home
 without basement



Total cubic contents 18230 cu ft.

THE



CERTIGRADE HOME



The Certigrade Home has been constructed at beautiful Arlington, Virginia, just across the river from Washington, D. C., as the first unit in the small home building program sponsored by the National Retail Lumber Dealers Association.

The Certigrade Home was approved as application Number One, under the amended housing act, by the Federal Housing Administration as an ideal small home of low cost.

The Certigrade home is being erected in all sections of the country as a model home for the American family to build and own at a cost, payable monthly, less than rent.

— 0 —

CUBIC CONTENTS

Plan A, 14600 Cu.Ft. Plan B, 19700 Cu.Ft.

Garage 2200 Cu.Ft.

DIMENSIONS

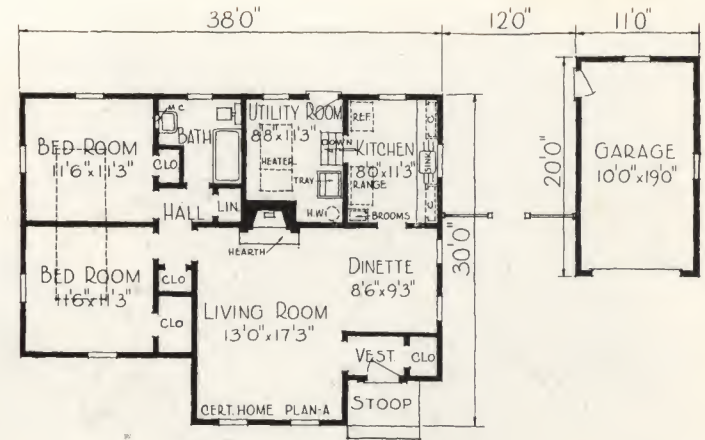
Size of main building, both plans.....38'0"x30'0"

Ceiling height both plans 8'3½"

Height of basement.....7'0"

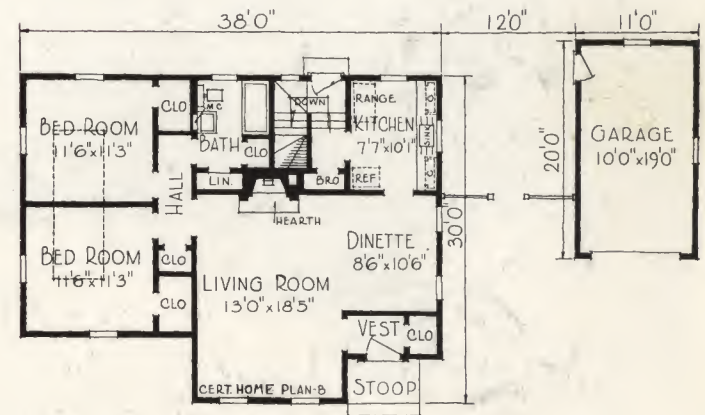
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The roof and sidewalls are covered with Number 1 Red Cedar Shingles.



Plan A

with utility room, providing space for heating and laundry equipment.



Plan B

with basement. Layout slightly varied to permit basement stair.

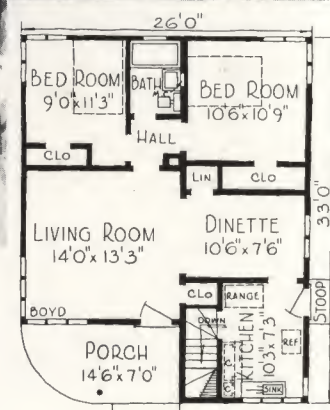


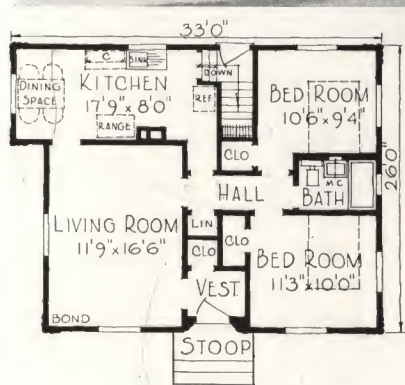
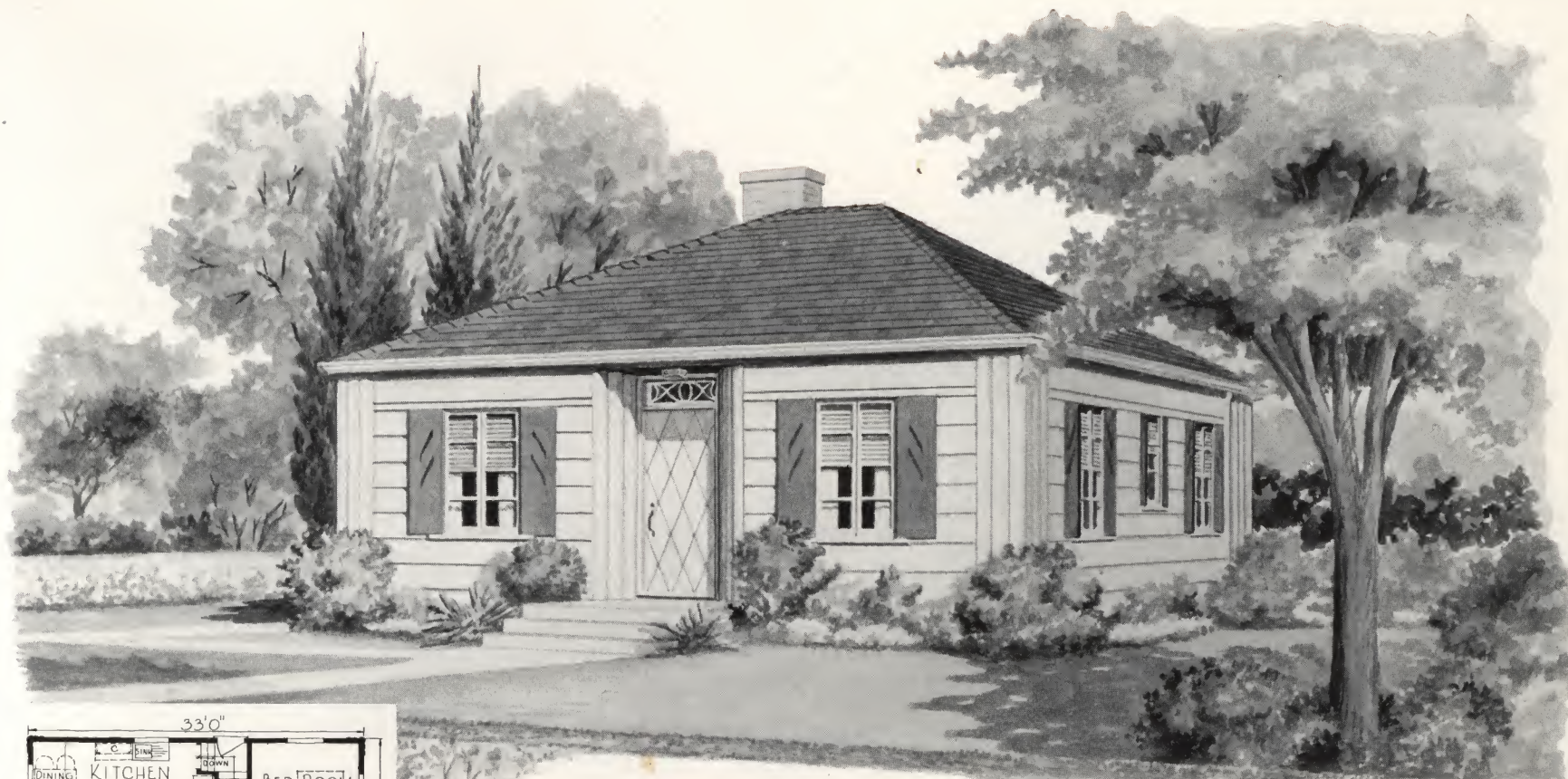
*Blue print plans also
provide for home
without basement*

THE BOYD

DIMENSIONS

*Size of main building-----26'0" x 33'0"
Ceiling height-----8'0"
Height of Basement-----7'0"
Total cubic contents--14010 Cu.Ft.*

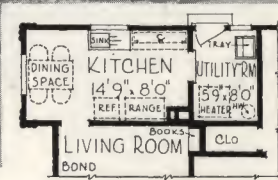




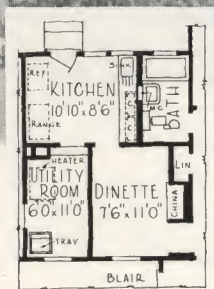
THE BOND

DIMENSIONS

Size of main building..... 33'0" x 26'0"
 Ceiling height..... 8'3"
 Height of basement..... 7'0"
 Total cubic contents..... 14900 Cu.Ft.



Blue print plans also
 provide for home
 without basement.

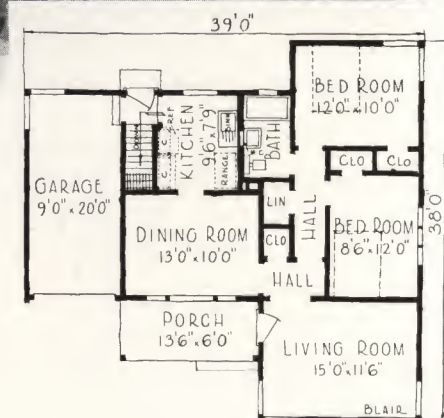


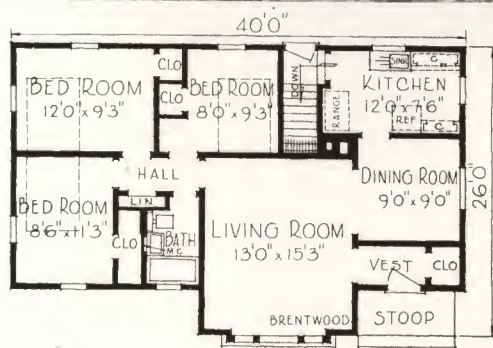
*Blue print plans also
provide for home
without basement.*

THE BLAIR

DIMENSIONS

Size of main building.....39'0" x 38'0"
 Ceiling height.....8'3"
 Height of Basement.....7'0"
 Total cubic contents.....20600 Cu.Ft.

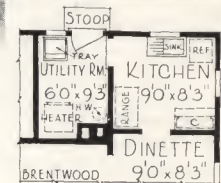




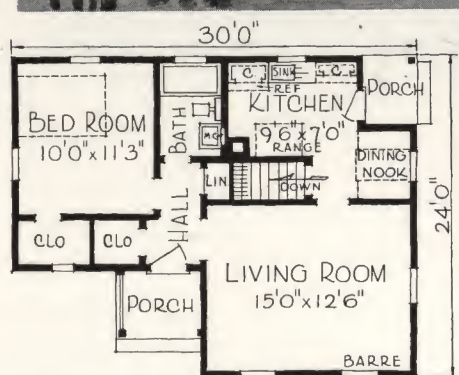
THE BRENTWOOD

DIMENSIONS

Size of main building.....40'0" x 26'0"
 Ceiling height.....8'3"
 Height of basement.....7'0"
 Total Cubic Contents.....16560 Cu.Ft.



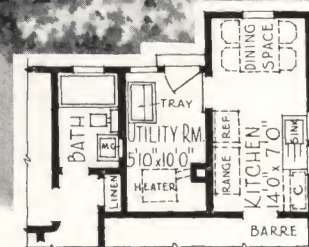
Blue print plans also
 provide for home
 without basement.



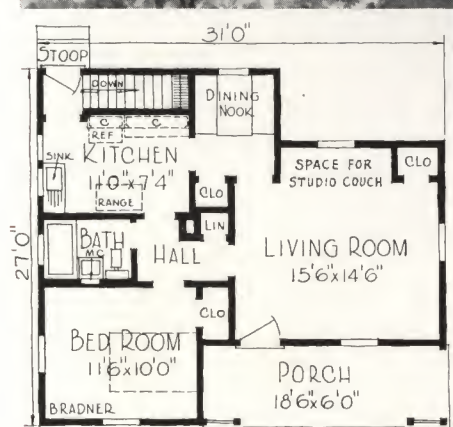
THE BARRE

DIMENSIONS

Size of main building...30'0"x24'0"
Ceiling height.....8'3"
Height of basement.....7'0"
Total cubic contents...11400 Cu.Ft.



*Blue print plans also
 provide for home
 without basement.*



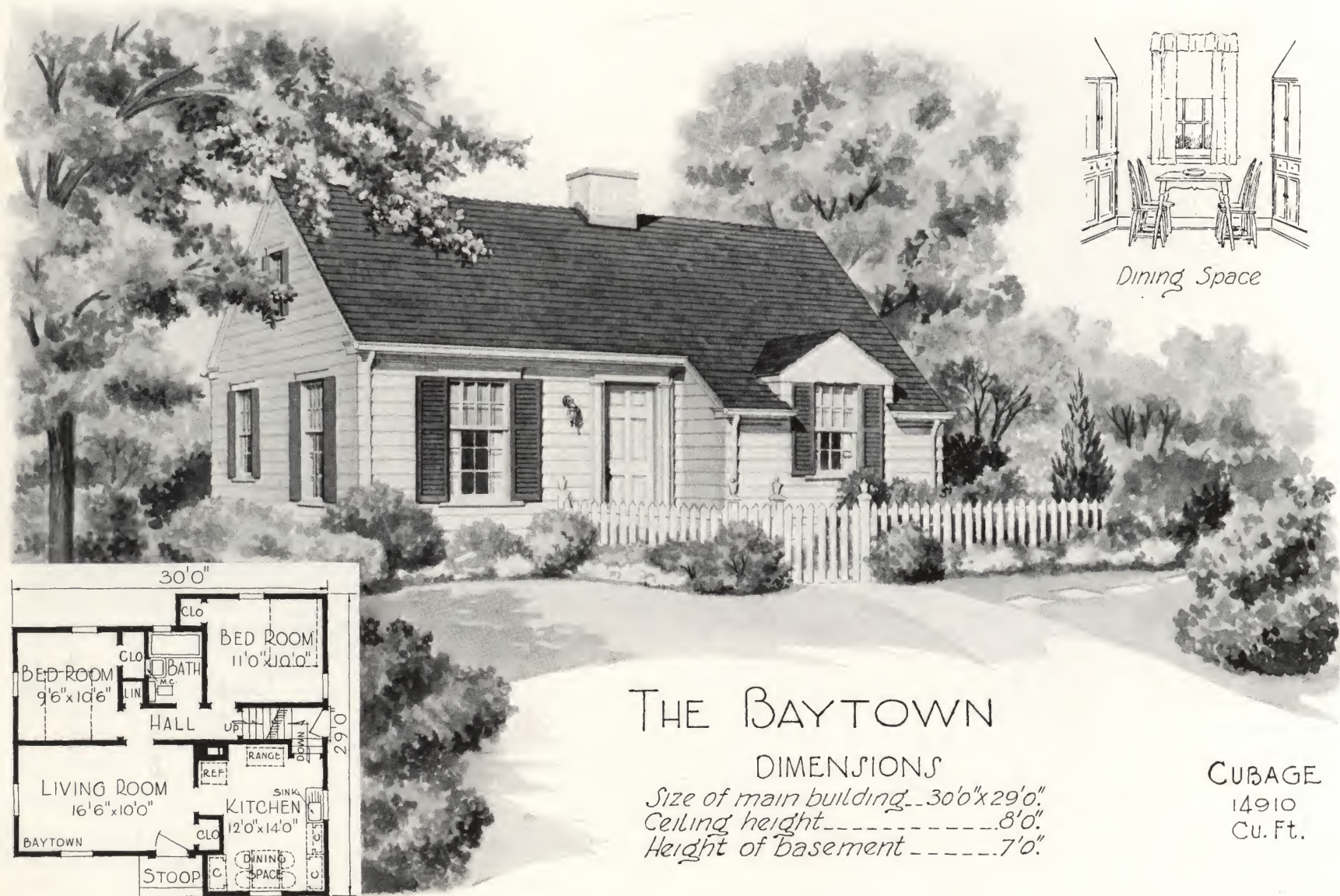
THE BRADNER

DIMENSIONS

Size of main building... 31'0" x 27'0"
 Ceiling height... 8'3"
 Height of Basement... 7'0"
 Total cubic contents... 12500 Cu Ft.



Blue print plans also
 provide for home
 without basement.



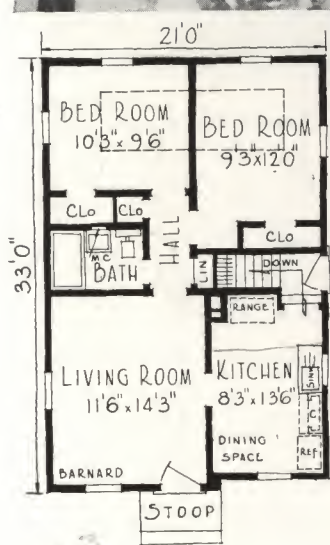
THE BAYTOWN

DIMENSIONS

Size of main building--30'0"x29'0"
 Ceiling height-----8'0"
 Height of basement-----7'0"

CUBAGE

14910
 Cu. Ft.



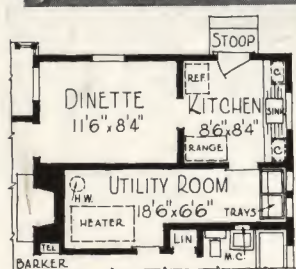
THE BARNARD

DIMENSIONS

Size of main building.....21'0"x33'0".
 Ceiling height.....8'0".
 Height of basement.....7'0".
 Total cubic contents..13400 Cu.Ft.



Blue print plans also
 provide for home
 without basement.



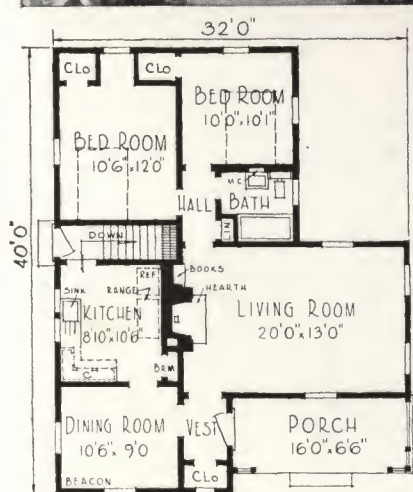
Blue print plans also
provide for home
without basement.

THE BARKER

DIMENSIONS

Size of main building.....38'0" x 34'0"
Ceiling height.....8'3"
Height of basement.....7'0"
Total cubic contents...19070 Cu. Ft...

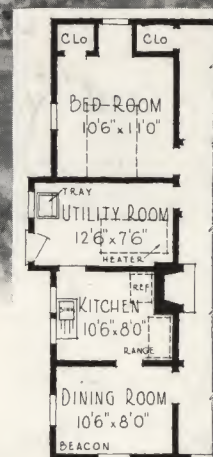




THE BEACON

DIMENSIONS

Size of main building.....32'0" x 40'0"
 Ceiling height.....8'3"
 Height of basement.....7'0"
 Total cubic contents.....18520 Cu. Ft.



Blue print plans also
 provide for home
 without basement.

THE BARTLETT

*offers three varied
exteriors for same
floor layout—*

DIMENSIONS

*Size of main building
22'0" x 34'0"
Ceiling height—8'0".
Height of basement—7'0".
Total cubic contents
12670 Cu.Ft.*



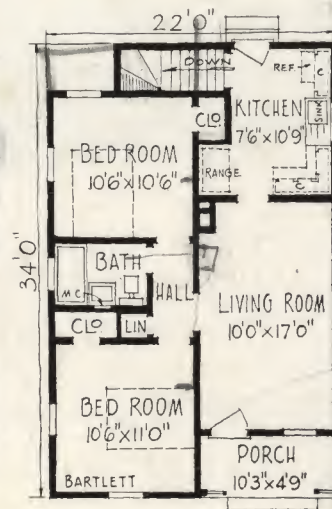
*Blue print plans also
provide for home
without basement.*



Design A.



Design B.



Design C.

